

# ***EXHIBIT M***

---

UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION

---

UNITED WHOLESALE MORTGAGE, LLC,

Plaintiff

vs.

KEVRON INVESTMENTS, INC.,

Defendant

Case No. 2.22 –cv-10395

Hon. Laurie Jill Michelson

---

DEFENDANT KEVRON INVESTMENTS, INC.’S SUPPLEMENTAL  
RESPONSES TO PLAINTIFF’S FIRST REQUESTS FOR PRODUCTION

---

1. Documents sufficient to identify the date, transaction type (e.g., refinance or resale), lender (either Rocket Mortgage or Fairway Independent Mortgage), loan officer NMLS ID, loan company NMLS ID, loan amount, mortgage loan type (e.g., conventional, FHA, or VA), borrower or applicant name(s) and address(es), and property address for the proposed loan of each mortgage loan or mortgage loan application that Kevron submitted to Rocket Mortgage or Fairway Independent Mortgage for review, underwriting, purchase, and/or funding since March 4, 2021.

*Objection* Defendant objects to this request because it is overbroad and unduly burdensome.

*Response* Please see attached.

*Supplemental Response* Kevron does not possess any additional documents related to this request beyond what's already been produced. Additionally, there is no duty to create a new document.

2. All documents, including without limitation emails or electronic messages, between Kevron representatives relating to the Wholesale Broker Agreement.

*Objection* Defendant objects to this request because it is overbroad and unduly burdensome. Defendant further objects because the request does not state a specific time frame for the conversation.

*Response* Kevron does not possess any documents responsive to this request.

3. All documents, including without limitation emails or electronic messages, between Kevron representatives relating to the All-In Addendum.

*Objection* Defendant objects to this request because it is overbroad and unduly burdensome. Defendant further objects because the request does not state a specific time frame for the conversation.

*Response* Kevron does not possess any documents responsive to this request.

4. All documents, including without limitation emails or electronic messages, between Kevron representatives and representatives of Rocket Mortgage or Fairway Independent Mortgage relating to the Wholesale Broker Agreement.

*Objection* Defendant objects to this request because it is overbroad and unduly burdensome. Defendant further objects because the request does not state a specific time frame for the conversation. Defendant also objects to this request to the extent that it is not relevant to any claims and defenses and not proportional to the needs of the case.

*Response* Kevron does not possess any pre-suit emails or electronic messages, between Kevron representatives and representatives of Rocket Mortgage or Fairway Independent Mortgage relating to the Wholesale Broker Agreement.

*Supplemental Response* See Exhibit 1

5. All documents, including without limitation emails or electronic messages, between Kevron representatives and representatives of Rocket Mortgage or Fairway Independent Mortgage relating to the All-In Addendum.

*Objection* Defendant objects to this request because it is overbroad and unduly burdensome. Defendant further objects because the request does not state a specific time frame for the conversation. Defendant also objects

to this request to the extent that it is not relevant to any claims and defenses and not proportional to the needs of the case.

*Response* Kevron does not possess any pre-suit emails or electronic messages, between Kevron representatives and representatives of Rocket Mortgage or Fairway Independent Mortgage relating to the All-In Addendum.

*Supplemental Response* See Exhibit 1

6. All documents, including without limitation emails or electronic messages, between Kevron representatives and representatives of Rocket Mortgage or Fairway Independent Mortgage relating to any potential claim by or liability to UWM arising out of the submission of mortgage loans or mortgage loan applications to Rocket Mortgage or Fairway Independent Mortgage.

*Objection* Defendant objects to this request because it is overbroad and unduly burdensome. Defendant further objects because the request does not state a specific time frame for the conversation. Defendant also objects to this request to the extent that it is not relevant to any claims and defenses and not proportional to the needs of the case.

*Response* Kevron does not possess any pre-suit emails or electronic messages, between Kevron representatives and representatives of Rocket Mortgage or Fairway Independent Mortgage relating to any potential

claim by or liability to UWM arising out of the submission of mortgage loans or mortgage loan applications to Rocket Mortgage or Fairway Independent Mortgage.

*Supplemental Response* See Exhibit 1

7. All documents relating to Kevron's agreement to the Wholesale Broker Agreement, including any amendments thereto.

*Objection* Defendant objects to this request because it is overbroad and unduly burdensome. This request is also vague in its use of the phrase "relating to."

*Supplemental Response* Kevron does not possess any responsive documents.

8. All documents relating to Kevron's purported rejection to the Wholesale Broker Agreement, including any amendments thereto.

*Objection* Defendant objects to this request because it is overbroad and unduly burdensome. This request is also vague in its use of the phrase "relating to."

*Supplemental Response* Kevron does not possess any responsive documents.

9. All documents, including without limitation emails or electronic messages, between Kevron representatives and any independent mortgage broker or non-delegated correspondent lender relating to the All-In Addendum.

*Objection* Defendant objects to this request because it is overbroad and unduly burdensome. Defendant further objects because the request does not state a specific time frame for the conversation. Defendant also objects to this request to the extent that it is not relevant to any claims and defenses and not proportional to the needs of the case.

*Supplemental Response* Kevron does not possess any responsive documents.

10. A copy of any common-interest agreement or joint-defense agreement you entered into in connection with this Action.

*Objection* Defendant objects to this request because it is not relevant to any claims and defenses and not proportional to the needs of the case. Defendant further objects because the request is subject to attorney-client privilege.

*Supplemental Response* Kevron does not possess any responsive documents.

11. Any document that you reviewed, referenced, or relied upon in answering any interrogatory.

*Objection* Defendant objects to this request because it is overbroad and unduly burdensome.

*Supplemental Response* Kevron has produced responsive documents, and will produce its supplement which is Exhibit 1. UWM also possess document that Kevron relied on like the Wholesale Broker Agreement.

12. All documents evidencing, supporting, or relating to any defense asserted by you in this Action.

*Objection* Defendant objects to this request because it is overbroad and unduly burdensome.

*Supplemental Response* Kevron has produced responsive documents, and will produce its supplement which is Exhibit 1. UWM also possess document that Kevron relied on like the Wholesale Broker Agreement.

13. All documents that you intend to rely on at trial or introduce into evidence at trial.

*Objection* Defendant objects to this interrogatory because it is overbroad and unduly burdensome. Defendants also object to this request because it is premature.

*Response* Kevron may rely on the contract and addendum, which are already in UWM's possession.



WILSON ELSEER MOSKOWITZ  
EDELMAN & DICKER LLP

By: /s/ Matthew J. High

William S. Cook (P68934)  
Matthew J. High (P82783)  
17197 N. Laurel Park Drive, Ste. 201  
Livonia, Michigan 48152  
313.327.3100  
William.cook@wilsonelser.com  
Matthew.high@wilsonelser.com  
*Attorneys for defendants*

PROOF OF SERVICE

The undersigned certifies that on December 20, 2022, she served a copy of the foregoing document upon all counsel of record, via:

☐ First Class Mail ☐ Hand Delivery  
☐ Facsimile ☐ Overnight Courier  
☒ Email ☐ MiFile EService

/s/ Tricia C. Waynick  
Tricia C. Waynick

# EXHIBIT 1

**Subject:** FW: Broker Application

**[EXTERNAL EMAIL]**

---

**From:** Kevin Rhatigan  
**Sent:** Thursday, February 24, 2022 2:28 PM  
**To:** Jennifer Boyd <[jenny.boyd@FairwayWholesaleLending.com](mailto:jenny.boyd@FairwayWholesaleLending.com)>; Josh Burkett <[josh.burkett@FairwayWholesaleLending.com](mailto:josh.burkett@FairwayWholesaleLending.com)>  
**Subject:** RE: Broker Application

Thank you. I will get on it as soon as I can.

---

**From:** Jennifer Boyd <[jenny.boyd@FairwayWholesaleLending.com](mailto:jenny.boyd@FairwayWholesaleLending.com)>  
**Sent:** Thursday, February 24, 2022 2:21 PM  
**To:** Josh Burkett <[josh.burkett@FairwayWholesaleLending.com](mailto:josh.burkett@FairwayWholesaleLending.com)>  
**Cc:** Kevin Rhatigan <[kr@westlakemtg.com](mailto:kr@westlakemtg.com)>  
**Subject:** RE: Broker Application

You bet!  
Kevin – I just sent the broker package to you through DocuSign.

Thanks,



**Jenny Boyd**

Wholesale Client Liaison

Direct [331-775-7405](tel:331-775-7405)  
[jenny.boyd@fairwaywholesalelending.com](mailto:jenny.boyd@fairwaywholesalelending.com)  
[www.fairwaywholesalelending.com](http://www.fairwaywholesalelending.com)



Like & Follow Us on Social Media



Confidentiality Notice: The information contained in and transmitted with this communication is strictly confidential, is intended only for the use of the intended recipient, and is the property of **Fairway Independent Mortgage Corporation NMLS #2289** or its affiliates and subsidiaries. If you are not the intended recipient, you are hereby notified that any use of the information contained in or transmitted with the communication or dissemination, distribution, or copying of this communication is strictly prohibited by law. If you have received this communication in error, please immediately return this communication to the sender and delete the original message and any copy of it in your possession.

---

**From:** Josh Burkett <[josh.burkett@FairwayWholesaleLending.com](mailto:josh.burkett@FairwayWholesaleLending.com)>  
**Sent:** Thursday, February 24, 2022 4:10 PM  
**To:** Jennifer Boyd <[jenny.boyd@FairwayWholesaleLending.com](mailto:jenny.boyd@FairwayWholesaleLending.com)>  
**Cc:** Kevin Rhatigan <[kr@westlakemt看.com](mailto:kr@westlakemt看.com)>  
**Subject:** Broker Application

Jenny- can you please send Kevin a broker application- he is interested in setting up with Fairway.

Thanks!



**Josh Burkett**

Regional Account Manager  
NMLS# 2289

160 Main Street, Suite 240  
Birmingham, AL 35244

Mobile: [251-802-5315](tel:251-802-5315)  
[Josh.burkett@fairwaywholesalelending.com](mailto:Josh.burkett@fairwaywholesalelending.com)



---

Confidentiality Notice: The information contained in and transmitted with this communication is strictly confidential, is intended only for the use of the intended recipient, and is the property of Fairway Independent Mortgage Corporation NMLS #2289 or its affiliates and subsidiaries. If you are not the intended recipient, you are hereby notified that any use of the information contained in or

transmitted with the communication or dissemination, distribution, or copying of this communication is strictly prohibited by law. If you have received this communication in error, please immediately return this communication to the sender and delete the original message and any copy of it in your possession. AL License Number 2289.



**Subject:** FW: Rocket Pro TPO Contact Information

**[EXTERNAL EMAIL]**

---

**From:** Yatooma, Paul <PaulYatooma@rocketmortgage.com>  
**Sent:** Friday, February 25, 2022 9:11 AM  
**To:** Kevin Rhatigan <kr@westlakemtg.com>  
**Subject:** Rocket Pro TPO Contact Information

Hello Kevin

Thanks for taking the time to speak with me today.

My contact info is below. Feel free to email me or call my cell at any time – 248-890-7285.

Please keep the lines of communication open

As promised here is the list of clients that have closed with us since March 2021.

<input type="checkbox"/> Close Month <span>↑</span> <span>▼</span>	<input type="checkbox"/> Loan Purpose <span>↑</span> <span>▼</span>	<input type="checkbox"/> Account Name <span>▼</span>	<input type="checkbox"/> Loan # & Docs <span>▼</span>	<input type="checkbox"/> Opportunity Name <span>▼</span>
<input type="checkbox"/> March 2021 (1)	Refinance (1)	Kevron Investments, Inc	3473186153	ABDOLLAH NEJAD
<input type="checkbox"/> April 2021 (2)	Refinance (2)	Kevron Investments, Inc	3474967413	SERAFIN GOMEZ
		Kevron Investments, Inc	3474973848	MINA MAHDAVI
<input type="checkbox"/> June 2021 (1)	Refinance (1)	Kevron Investments, Inc	3479637714	Gilda Rastani
<input type="checkbox"/> July 2021 (1)	Refinance (1)	Kevron Investments, Inc	3481119841	DANIEL MEZA JR
<input type="checkbox"/> August 2021 (5)	Purchase (1)	Kevron Investments, Inc	3482853932	SANJEEV GAUR
	Refinance (4)	Kevron Investments, Inc	3483140477	Dan Demeter
		Kevron Investments, Inc	3483954787	Ronald Seidel
		Kevron Investments, Inc	3484076609	Jimmy Derivera
		Kevron Investments, Inc	3484395723	Renato Miranda
<input type="checkbox"/> September 2021 (3)	Refinance (3)	Kevron Investments, Inc	3486442364	Ryan Jones
		Kevron Investments, Inc	3486967904	Mojtaba Saffarian Toosi
		Kevron Investments, Inc	3487494727	Brian Rusk
<input type="checkbox"/> October 2021 (2)	Refinance (2)	Kevron Investments, Inc	3487971580	ADRIANA CORTEZ
		Kevron Investments, Inc	3488058358	FRANCISCO DIAZ GUILLEN
<input type="checkbox"/> November 2021 (5)	Refinance (5)	Kevron Investments, Inc	3489334970	RYAN JONES
		Kevron Investments, Inc	3489686534	SYED NAQVI
		Kevron Investments, Inc	3490072514	RICARDO REYNAGA
		Kevron Investments, Inc	3491575910	TESS BLANKENSHIP
		Kevron Investments, Inc	3491786236	CRISTINA ROBLES
<input type="checkbox"/> December 2021 (3)	Refinance (3)	Kevron Investments, Inc	3491344865	ANTHONY OWEN
		Kevron Investments, Inc	3492810345	TODD MELNIK
		Kevron Investments, Inc	3492931888	LUCINO NAVA
<input type="checkbox"/> January 2022 (6)	Purchase (1)	Kevron Investments, Inc	3494101044	Benjamin Fraser
	Refinance (5)	Kevron Investments, Inc	3495336949	SARIKA MAITI
		Kevron Investments, Inc	3495554682	Marsha Cordes
		Kevron Investments, Inc	3495863039	Edward Castro
		Kevron Investments, Inc	3496627259	SAMUEL SPIEWAK
		Kevron Investments, Inc	3496659283	JOSEPHINE GONZALEZ



**Paul Yatooma**

Vice President, Sales

D: [\(313\) 751-9531](tel:(313)751-9531) | C: [\(248\) 890-7285](tel:(248)890-7285)

